

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth S Madera
Brenda K Madera
Debtors

Case No. 11-04151-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Sep 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2016.

db/jdb
cr +Kenneth S Madera, Sr, Brenda K Madera, 153 Schoolhouse Road, Palmyra, PA 17078-8311
+Carrington Mortgage Services, LLC (servicing right, c/o Prober & Raphael, A Law Corporation,
1600 South Douglass Road, Anaheim,, CA 92806-5948
cr +Wilmington Savings Fund Society, FSB, as Trustee f, c/o Prober & Raphael, A Law Corporation,
20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
3884943 +Buzgon Davis Law Offices, Attn: David R. Warner, Jr., Esq.,
525 South 8th Street, P O Box 49, Lebanon PA 17042-0049
3884944 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore MD 21202)
4766698 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,
Anaheim, CA 92806-5948
4451270 +CitiFinancial Servicing, LLC, P.O. Box 70919, Charlotte, NC 28272-0919
4451271 +CitiFinancial Servicing, LLC, P.O. Box 70919, Charlotte, NC 28272,
CitiFinancial Servicing, LLC, P.O. Box 70919, Charlotte, NC 28272-0919
4212220 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
3884946 +Enhanced Recovery Co, 10550 Deerwood Park Blvd Suite 600, Jacksonville FL 32256-2811
3884948 Fst Revenue, 4500 S Cherry Cree Suite 300, Denver CO 80206
3884950 +Monarch Capital Corporation, 1120 Bloomfield Avenue, Caldwell NJ 07006-7131
3884951 +National Recovery, 4201 Crums Mill Rd, Harrisburg PA 17112-2893
3888640 +North Star Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992
3884953 South Londonderry Township, 20 West Market Street, Campbelltown PA 17010-0003
3884954 +Unifund CCR Partners, 10625 Techwoods Circle, Cincinnati OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: GMACFS.COM Sep 12 2016 19:23:00 Ally Financial f/k/a GMAC, P.O. Box 130424,
Roseville, MN 55113-0004
cr +EDI: IRS.COM Sep 12 2016 19:23:00 IRS, 600 Arch Street Room 5200,
Philadelphia, PA 19106-1611
cr EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3911214 +EDI: ACCE.COM Sep 12 2016 19:23:00 ASSET ACCEPTANCE LLC, PO BOX 2036,
WARREN MI 48090-2036
3884940 +EDI: AFNIRECOVERY.COM Sep 12 2016 19:23:00 Afni, Inc., Po Box 3427,
Bloomington IL 61702-3427
3888900 +EDI: AFNIRECOVERY.COM Sep 12 2016 19:23:00 Afni, Inc., PO Box 3667,
Bloomington, IL 61702-3667
3899032 +EDI: GMACFS.COM Sep 12 2016 19:23:00 Ally Financial, P.O. Box 130424,
Roseville, MN 55113-0004
3884941 +EDI: GMACFS.COM Sep 12 2016 19:23:00 Ally Financial, 200 Renaissance Ctr,
Detroit MI 48243-1300
3884942 +EDI: HFC.COM Sep 12 2016 19:23:00 Beneficial, Po Box 3425, Buffalo NY 14240-3425
3884945 +EDI: CIAC.COM Sep 12 2016 19:23:00 Citimortgage Inc, Po Box 9438,
Gaithersburg MD 20898-9438
3907321 EDI: FORD.COM Sep 12 2016 19:23:00 Ford Motor Credit Company LLC, Dept 55953,
P O Box 55000, Detroit MI 48255-0953
3884947 +EDI: FORD.COM Sep 12 2016 19:23:00 Ford Cred, Po Box 542000, Omaha NE 68154-8000
3950452 EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Granite Recovery LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4398835 E-mail/Text: OMBknotifications@Onemainfinancial.com Sep 12 2016 19:24:03
OneMain Financial, Inc., P.O. Box 70911, Charlotte, NC 28272-0911
3893526 E-mail/Text: ebn@vativrecovery.com Sep 12 2016 19:23:29 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
P.O. Box 40728, Houston, TX 77240-0728
3904626 E-mail/Text: ebn@vativrecovery.com Sep 12 2016 19:23:29 Palisades Acquisition XVI, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI,,
PO Box 40728, Houston TX 77240-0728
3884952 +E-mail/Text: nod.referrals@fedphe.com Sep 12 2016 19:23:20 Phelan Hallinan & Schmieg, LLP,
One Penn Center at Suburban Station, 1617 John F. Kennedy Blvd., Ste 1400,
Philadelphia PA 19103-1814
3922620 EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Citi Mortgage, Inc
3884939 1-11-04151-
cr* +CitiFinancial Servicing LLC., P.O. Box 70919, Charlotte, NC 28272-0919
4766699* +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,
Anaheim, CA 92806-5948
3884949* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,
Philadelphia PA 19101-7346

TOTALS: 2, * 3, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
Joshua I Goldman on behalf of Creditor Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lisa A Rynard on behalf of Debtor Kenneth S Madera, Sr lrynard@pkh.com, rwhitfield@pkh.com
Lisa A Rynard on behalf of Joint Debtor Brenda K Madera lrynard@pkh.com, rwhitfield@pkh.com
Regina Cohen on behalf of Creditor Ally Financial f/k/a GMAC rcohen@lavin-law.com, ksweeney@lavin-law.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Wesley Paul Page on behalf of Creditor IRS usapam.bankr-harrisburg@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Kenneth S Madera Sr**
First Name Middle Name Last Name
Debtor 2 **Brenda K Madera**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:11-bk-04151-MDF**

Social Security number or ITIN **xxx-xx-1067**
EIN --
Social Security number or ITIN **xxx-xx-7757**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth S Madera Sr
fdba Madera Trucking

Brenda K Madera

By the
court:



September 12, 2016

Honorable Mary D. France
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.